

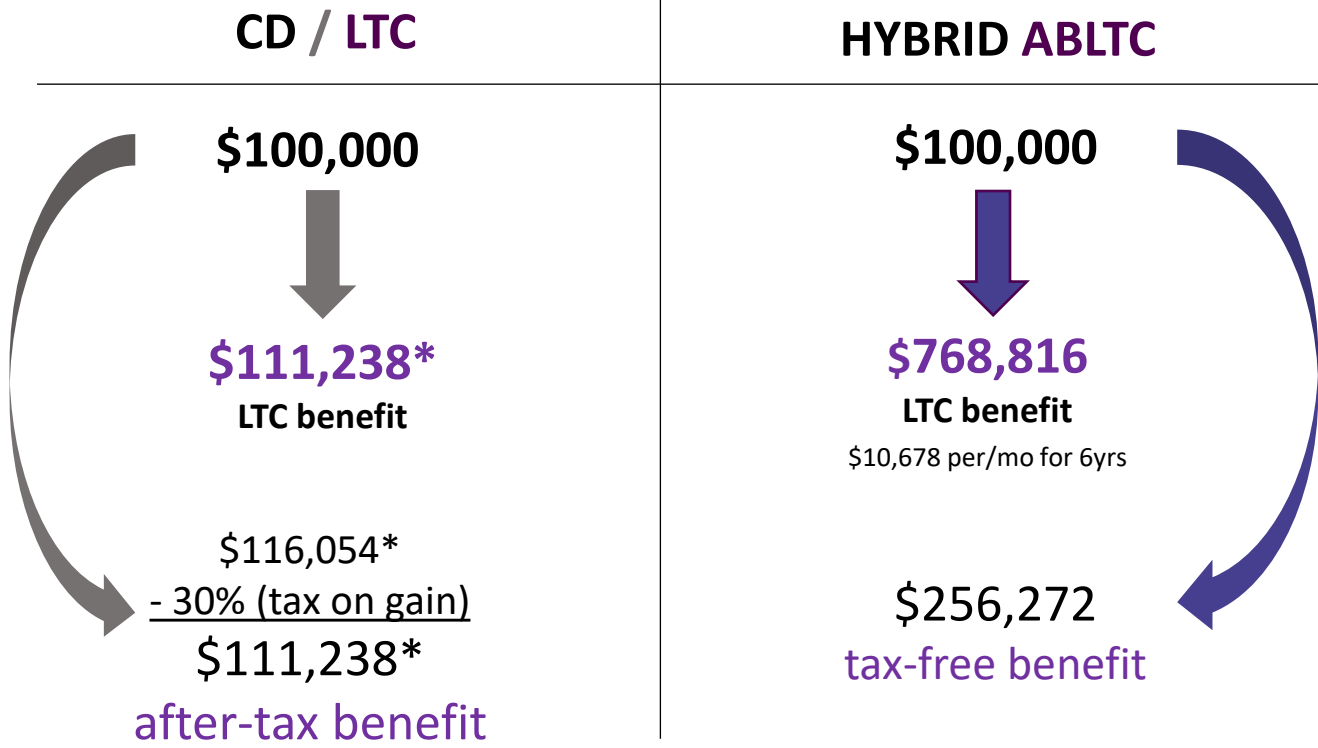


Which asset would you liquidate first?

If I ever receive an emergency call from your family, I'll need to know how to respond."

A BETTER PLACE FOR THAT
"EMERGENCY MONEY"

DRAW IT OUT ON A NAPKIN (OR OTHER PIECE OF PAPER)



Linked Benefits Benchmark

* Interest on CD account is calculated at 1.5% per year over 10 years.

1	INCREASE IN LONG-TERM CARE BENEFITS AVAILABLE: \$657,578 (TAX FREE)
2	INCREASE IN AFTER DEATH BENEFIT: \$145,034 (AFTER TAX)
3	CLIENT CONTINUES TO MAINTAIN: CARE, CUSTODY, AND CONTROL OF ASSET

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